

The commissioners of various States of the Union have audited our accounts, probed our securities and burrowed into our financial system. The I.O.F. has stood the test because its books are right, its figures are true, and its bonds, mortgages and other securities are both real and realizable.

How We Deal with Widow and Child.

It is legally possible for any insurance institution to give itself two months' grace before deciding if it will pay or dispute a death claim. This is provided as a safeguard against frauds. But the I.O.F. does not take any period of grace; neither does it pay fraudulent claims. The subordinate Courts are themselves efficient barriers against attempts to over-reach and injure the Order. If there are suspicious circumstances, the claim itself has no sooner been forwarded by the Court to the Supreme Court than a warning to investigate has also been received. For every member of the Fraternal Order knows that it is his best interest that a just claim should be paid at once, and an unjust claim not at all. Accordingly the day a claim is received at Toronto, that day it begins to be attended to. Nor is it pigeon-holed, red-taped, queried and circumlocuted. It is never laid aside until definite action has been taken.

Our Promptness.

The celerity with which a draft for mortuary benefits is received by the Financial Secretary, to be handed to the widow, is a perpetual source of astonishment to people accustomed to the callous deliberation of old line insurance companies. But Fraternity itself demands that suspense shall not be added to the other agonies that follow the taking off of a husband or father. If we were to print in full every letter we receive from widow and family, thanking the Order for its promptitude, and the brethren of the Court for their attention and kindness in the hour of distress, the official organ would be one long 32-page testimonial.

19 Years' Steady Progress.

Study the Record of the Order as given on page 227.

Look at the Increase in membership from 1,019, 31st Dec., 1881, to 164,610, Dec. 31st, 1899. The Increase in Accumulated Funds from \$4,568.55, Dec. 31st 1881, to \$3,778,543.58, Dec. 31st, 1899.

All of the figures in the table are instructive and every Forester should be familiar with them.

The High Courts.

HIGH COURT OF EASTERN ONTARIO.

COBourg, Ont., Jan. 8th, 1900.

Circular to all Officers and Members of Subordinate Courts.

BRETHREN,—At the beginning of the new calendar year, when the newly elected officers of Subordinate Courts are taking charge of the work, allow me to wish you all a happy and prosperous New Year.

You will, no doubt, have noticed that, during the last few months, the increase of membership, while going forward with leaps and bounds in almost all the other jurisdictions, have not shown a satisfactory or corresponding increase in Eastern Ontario.

This, it will be readily seen, is neither to our credit as Foresters, nor in the interest of ourselves as individual beneficiary members. Neither is it conducive to the stability of our Order as a whole.

After careful enquiries, and reports received from District Deputies and Organizers, your High Standing Committee are convinced that this apathy is caused and fostered by a neglect of duties by officers and a carelessness as to holding Court meetings.

May I impress on every member the fact that each one is vitally interested in doing his share towards increasing and building up our Order, and while the records show such unparalleled and encouraging increases in both finances and members in other jurisdictions, we should endeavor to take our share of the responsibility and work.

With a view of encouraging brethren to assist in securing new members, the H.S.C. has decided to offer to each member who secures the initiation of one or more beneficiary members between now and 15th of June next, a cash bonus of One Dollar and Fifty Cents for each and every one so initiated.

The above will not apply to any candidates secured by or with the assistance of any organizer, and the names and number obtained by each brother must be certified to by the Chief Ranger or Re-